



A handwritten signature in black ink, reading "Brian D. Lynch".

Brian D. Lynch
U.S. Bankruptcy Judge

(Dated as of Entered on Docket date above)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

In Re:

Ericka Anne Michal,

Debtor.

Case No. 19-42329-BDL

Chapter 7

ORDER TERMINATING THE
AUTOMATIC STAY EFFECTIVE
DECEMBER 31, 2019

This matter came before the Court on the Motion for Relief from Automatic Stay filed by JPMorgan Chase Bank, National Association ("Movant"). Based upon the record on file and the representations made to the court, IT IS HEREBY ORDERED:

1. This Order affects the real property located at 1627 6th Ave SW, Puyallup, WA 98371 (the "Property").

2. The automatic stay is terminated as to Movant **effective December 31, 2019**. At any time after December 31, 2019, Movant may pursue all remedies under state law in connection with the Property and security interest, and may commence or continue any action necessary to obtain complete possession of the Property free and clear of claims of the bankruptcy estate.

3. Movant, at its option, may offer, provide and enter into any potential forbearance agreement, loan modification, refinance agreement or other loan

workout/loss mitigation agreement as allowed by state law. Movant may contact Debtor via telephone or written correspondence to offer such an agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement.

4. The relief granted herein shall be binding and of full force and effect in any conversion of this case to any other chapter. A conversion to another chapter does not stay or enjoin the effect of this Order, or prevent Movant from foreclosing and selling the Property, and recovering its costs, unless otherwise ordered by this Court.

5. Creditor moves the Court for an Order terminating the pending automatic stay to allow Creditor to send to any party or parties protected by the automatic stay any and all notices required by applicable state and/or federal law or regulation. Creditor further moves the Court to terminate the automatic stay to allow Creditor to take such actions with respect to the Property as are provided for under applicable non- bankruptcy law, including but not limited to, informing Debtor(s) of any loan modification, short sale, or other loss mitigation options.

/// END OF ORDER ///

Submitted by:

McCarthy & Holthus, LLP

/s/ Lance E. Olsen

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Attorneys for Movant